

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MIRELLA VILLAREAL
ISAAC ESPINOZA
Debtor(s)

Case No. 15-24493

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2015.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/08/2015.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,500.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$1,500.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$897.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$60.00
Other	\$363.00

TOTAL EXPENSES OF ADMINISTRATION:

\$1,320.00

Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Acceptance Now	Unsecured	2,313.00	NA	NA	0.00	0.00
CHICAGO IMAGING ASSOCIATES	Unsecured	310.00	NA	NA	0.00	0.00
CHICAGO IMAGING ASSOCIATES	Unsecured	64.00	NA	NA	0.00	0.00
CITY OF BLUE ISLAND	Unsecured	200.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	445.00	454.84	454.84	0.00	0.00
First Progress	Unsecured	179.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	554.95	554.95	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	NA	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	1,007.68	1,007.68	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	521.00	521.39	521.39	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	11,575.00	20,443.69	11,575.00	100.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	8,705.00	0.00	8,868.69	0.00	0.00
METROSOUTH	Unsecured	388.00	NA	NA	0.00	0.00
METROSOUTH	Unsecured	381.00	NA	NA	0.00	0.00
METROSOUTH	Unsecured	350.00	NA	NA	0.00	0.00
METROSOUTH	Unsecured	350.00	NA	NA	0.00	0.00
METROSOUTH	Unsecured	180.00	NA	NA	0.00	0.00
METROSOUTH	Unsecured	66.00	NA	NA	0.00	0.00
METROSOUTH	Unsecured	56.00	NA	NA	0.00	0.00
METROSOUTH MEDICAL CENTER	Unsecured	5,344.00	12,001.33	12,001.33	0.00	0.00
METROSOUTH MEDICAL CENTER	Unsecured	5,069.00	NA	NA	0.00	0.00
METROSOUTH MEDICAL CENTER	Unsecured	4,760.00	NA	NA	0.00	0.00
METROSOUTH MEDICAL CENTER	Unsecured	3,177.00	NA	NA	0.00	0.00
METROSOUTH MEDICAL CENTER	Unsecured	2,450.00	NA	NA	0.00	0.00
METROSOUTH MEDICAL CENTER	Unsecured	2,013.00	NA	NA	0.00	0.00
METROSOUTH MEDICAL CENTER	Unsecured	1,250.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,162.00	2,162.34	2,162.34	0.00	0.00
MIDWEST IMAGING PROFESSIONALS	Unsecured	56.00	NA	NA	0.00	0.00
MIDWEST IMAGING PROFESSIONALS	Unsecured	128.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	NA	2,234.59	2,234.59	0.00	0.00
OTOLARYNGOLOGY GROUP	Unsecured	1,265.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PACIFIC UNION FINANCIAL	Secured	NA	14,812.43	0.00	0.00	0.00
PACIFIC UNION FINANCIAL	Secured	116,527.00	179,444.80	179,444.80	0.00	0.00
PACIFIC UNION FINANCIAL	Unsecured	126.00	NA	NA	0.00	0.00
PENN FOSTER	Unsecured	662.00	NA	NA	0.00	0.00
PENN FOSTER	Unsecured	165.00	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE CO	Unsecured	176.00	NA	NA	0.00	0.00
PRONGER SMITH CLINIC	Unsecured	3,350.00	NA	NA	0.00	0.00
SADINO FUNDING LLC	Unsecured	264.00	269.69	269.69	0.00	0.00
Sprint	Unsecured	589.00	NA	NA	0.00	0.00
SPRINT	Unsecured	357.00	NA	NA	0.00	0.00
TTL FIN AC	Unsecured	7,590.00	NA	NA	0.00	0.00
TTL FIN AC	Secured	7,590.00	NA	7,400.00	80.00	0.00
WORLD GYM	Unsecured	856.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$179,444.80	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,975.00	\$180.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$198,419.80	\$180.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,007.68	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,007.68	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,067.82	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,320.00</u>
Disbursements to Creditors	<u>\$180.00</u>
TOTAL DISBURSEMENTS :	<u>\$1,500.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/08/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.